

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

In re: LARKINS, WILLIAM V	§	Case No. 09-74630
LARKINS, GERALDINE M	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH D. OLSEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

211 South Court  
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 09/28/2011 in Courtroom 115, United States Courthouse, 211 South Court Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated : 08/17/2011 By: /s/JOSEPH D. OLSEN  
Trustee

JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD, IL 61104-2228  
(815) 965-8635

Certificate of Service Page 2 of 7  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**WESTERN DIVISION**

In re: LARKINS, WILLIAM V  
 LARKINS, GERALDINE M

§ Case No. 09-74630

§

§

Debtor(s)

§

**SUMMARY OF TRUSTEE'S FINAL REPORT  
 AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of* \$ 39,762.64  
*and approved disbursements of* \$ 1,827.56  
*leaving a balance on hand of* <sup>1</sup> \$ 37,935.08

**Balance on hand:** \$ 37,935.08

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00  
 Remaining balance: \$ 37,935.08

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	4,726.26	0.00	4,726.26
Trustee, Expenses - JOSEPH D. OLSEN	79.48	0.00	79.48
Attorney for Trustee, Fees - Yalden, Olsen & Willette	1,081.00	0.00	1,081.00

Total to be paid for chapter 7 administration expenses: \$ 5,886.74  
 Remaining balance: \$ 32,048.34

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 32,048.34

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 32,048.34

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 45,372.78 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 70.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	1,993.95	0.00	1,408.40
2	TARGET NATIONAL BANK	4,097.34	0.00	2,894.09
3	RBS CITIZENS, N.A.	1,007.14	0.00	711.38
4	RBS CITIZENS, N.A.	5,324.40	0.00	3,760.81
5	Chase Bank USA, N.A.	5,813.51	0.00	4,106.28
6	Chase Bank USA, N.A.	1,345.10	0.00	950.09
7	Chase Bank USA, N.A.	214.11	0.00	151.23
8	Chase Bank USA, N.A.	220.89	0.00	156.02
9	PYOD LLC its successors and assigns as assignee of	1,202.34	0.00	849.25
10	PYOD LLC its successors and assigns as	2,281.37	0.00	1,611.41

11	PYOD LLC its successors and assigns as assignee of	405.61	0.00	286.50
12	PYOD LLC its successors and assigns as assignee of	197.23	0.00	139.31
13	PYOD LLC its successors and assigns as assignee of	655.19	0.00	462.78
14	Chase Bank USA, N.A.	1,376.15	0.00	972.02
15	GE Money Bank dba JCPENNEY CREDIT SERVICES	875.25	0.00	618.22
16	CAPITAL ONE BANK USA, N.A.	1,541.00	0.00	1,088.46
17	CAPITAL ONE BANK USA, N.A.	624.39	0.00	441.03
18	CAPITAL ONE BANK USA, N.A.	6,572.42	0.00	4,642.32
19	AMERICAN INFOSOURCE LP AS AGENT FOR	576.71	0.00	407.35
20	FIA CARD SERVICES, NA/BANK OF AMERICA	1,784.53	0.00	1,260.47
21	FIA CARD SERVICES, NA/BANK OF AMERICA	4,344.97	0.00	3,069.00
22	FIA CARD SERVICES, NA/BANK OF AMERICA	2,919.18	0.00	2,061.92

Total to be paid for timely general unsecured claims: \$ 32,048.34

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN  
1318 EAST STATE STREET  
ROCKFORD, IL 61104-2228  
(815) 965-8635

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Service Page 6 of 7**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 William V Larkins  
 Geraldine M Larkins  
 Debtors

Case No. 09-74630-MB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-3

User: kkrystave  
 Form ID: pdf006

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Aug 29, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 31, 2011.

db/jdb  
 aty +William V Larkins, Geraldine M Larkins, 1603 Lynnwood Street, Rockford, IL 61108-6442  
 aty +Craig A Willette, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228  
 tr +Jeffery A. Dahlberg, Balsley and Dahlberg, LLP, 5130 N Second St, Loves Park, IL 61111-5002  
 14614762 +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228  
 14614763 +AMERICAN T.V./WFNNB, P.O. Box 182782, Columbus, OH 43218-2782  
 14614764 AMOCO/BP, P.O. Box 15298, Wilmington, DE 19850-5298  
 14614765 BANK OF AMERICA, P.O. Box 15026, Wilmington, DE 19850-5026  
 14614766 BERGNER'S, P.O. Box 15521, Wilmington, DE 19850-5521  
 14952548 CAPITAL ONE, P.O. Box 30285, Salt Lake City, UT 84130-0285  
 CAPITAL ONE BANK USA, N.A., BY AMERICAN INFOSOURCE LP AS AGENT, PO Box 71083,  
 Charlotte, NC 28272-1083  
 14614767 CARDMEMBER SERVICE/CHASE, P.O. Box 15298, Wilmington, DE 19850-5298  
 14614768 +CHARTER ONE BANK, P.O. Box 7092, Bridgeport, CT 06601-7092  
 14892721 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
 14927845 +Chase Bank USA, N.A., c/o Creditors Bankruptcy Service, P O Box 740933,  
 Dallas, TX 75374-0933  
 14614769 +DEXTRA FEDERAL CREDIT UNION, 824 N. Market Street, Wilmington, DE 19801-3024  
 14614771 FIRESTONE, c/o Credit First N.A., P.O. Box 81315, Cleveland, OH 44181-0315  
 14614774 +HSBC CARD SERVICES, P.O. Box 5251, Carol Stream, IL 60197-5251  
 14614773 HSBC CARD SERVICES, P.O. Box 80082, Salinas, CA 93912-0082  
 14614772 HSBC CARD SERVICES, P.O. Box 81622, Salinas, CA 93912-1622  
 14614777 +KROGER PERSONAL FINANCE, P.O. Box 18205, Bridgeport, CT 06601-3205  
 14614779 +MACY'S, P.O. Box 8066, Mason, OH 45040-8066  
 14614780 +MACY'S VISA, P.O. Box 8097, Mason, OH 45040-8097  
 14614781 PHILLIPS 66-CONOCO-76, P.O. Box 689140, Des Moines, IA 50368-9140  
 14614782 +PORTFOLIO RECOVERY ASSOCIATES, P.O. Box 4115, Dept. 922, Concord, CA 94524-4115  
 14925958 +PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
 PO Box 19008, Greenville, SC 29602-9008  
 14819409 +RBS CITIZENS, N.A., c/o Weltman, Weinberg & Reis Co., L.P.A., 480 Jefferson Blvd. RJE 135,  
 Warwick, RI 02886-1359  
 14819407 +RBS CITIZENS, N.A., c/o Weltman, Weinberg & Reis, 525 Vine Street #800,  
 Cincinnati OH 45202-3122  
 14614783 +ROCKFORD HEALTH SYSTEMS, Rockford Memorial Hospital, 2400 N. Rockton Avenue,  
 Rockford, IL 61103-3681  
 14614784 +SEARS CARD, P.O. Box 6283, Sioux Falls, SD 57117-6283  
 14614785 +SEARS GOLD MASTERCARD, P.O. Box 6282, Sioux Falls, SD 57117-6282  
 14795103 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,  
 SEATTLE, WA 98121-3132  
 14614786 TARGET STORES, c/o Target Credit Services, P.O. Box 1581, Minneapolis, MN 55440-1581  
 14614787 THE HOME DEPOT, P.O. Box 689100, Des Moines, IA 50368-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14972709 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 30 2011 03:14:53  
 AMERICAN INFOSOURCE LP AS AGENT FOR, WORLD FINANCIAL NETWORK NATIONAL BANK, PO Box 248872,  
 Oklahoma City, OK 73124-8872  
 14770492 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 30 2011 03:15:04 DISCOVER BANK,  
 DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
 14614770 E-mail/PDF: mrdiscen@discoverfinancial.com Aug 30 2011 03:15:04 DISCOVER CARD,  
 P.O. Box 30943, Salt Lake City, UT 84130  
 15073061 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Aug 30 2011 03:14:53  
 FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
 Oklahoma City, OK 73124-8809  
 14942161 +E-mail/PDF: gecsed@recoverycorp.com Aug 30 2011 02:55:59  
 GE Money Bank dba JCPENNEY CREDIT SERVICES, Care of Recovery Management Systems Corp,  
 25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
 14614775 +E-mail/PDF: gecsed@recoverycorp.com Aug 30 2011 02:55:59 J.C. PENNEY, P.O. Box 981403,  
 El Paso, TX 79998-1403  
 14614776 E-mail/PDF: cr-bankruptcy@kohls.com Aug 30 2011 02:56:14 KOHL'S, P.O. Box 3043,  
 Milwaukee, WI 53201-3043

TOTAL: 7

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228  
 14614778 ##+LANE BRYANT, c/o Spirit of America, P.O. Box 427, Milford, OH 45150-0427

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: kkrystave  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 40

Date Rcvd: Aug 29, 2011

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 31, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.